

Medicare Advantage (MA) Enrollment Timelines

“When may I join, leave, or change Medicare Advantage plans?”



Initial Coverage Election Period (ICEP): When you first join Medicare

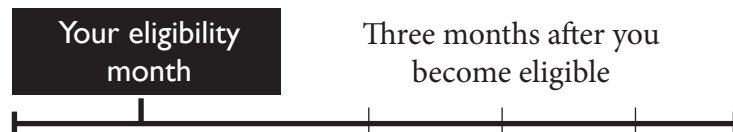
- When you turn age 65, you can join a Medicare Advantage plan during your birthday month, plus the three months before and after. (Note: you must first enroll in Medicare Parts A and B before you can buy a Medicare Advantage plan.)

When you turn age 65



- If you have a disability, you can enroll in a Medicare Advantage plan the three months after the month you enroll in both Medicare Parts A and B. (Exception: If Medicare notifies you retroactively, such as due to waiting for an approval for Social Security Disability Income, you can enroll the month you get notice and the two months after.)

Disability-related



Open Enrollment Period (OEP)

Health care reform, which started March 23, 2010, eliminated the Jan. 1 to March 31 Open Enrollment Period for Medicare Advantage (MA) plans. If you want to change your current MA plan, you'll have 45 days at the start of 2011 to go back to Original Medicare and select a stand-alone Medicare Part D plan.

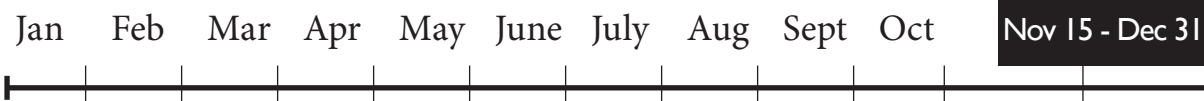
Annual Election Period (AEP)

For 2010: Nov. 15 to Dec. 31

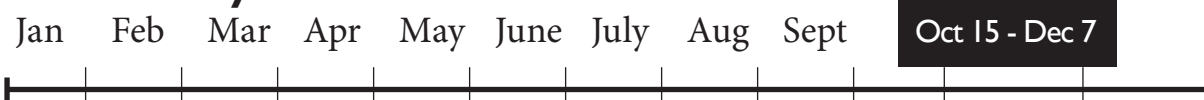
2011 and beyond: Oct. 15 to Dec. 7

- You can join, switch, or leave any MA plan.
- You may return to Original Medicare and buy a stand-alone Medicare Part D plan.
- Your changes take effect Jan. 1.

2010



2011 and beyond



Medicare Advantage Disenrollment Period (MADP)

- If you don't like the MA plan you enrolled in, you can go back to Original Medicare and choose a stand-alone Part D plan from Jan. 1 to Feb. 14.
- The effective date of your disenrollment request will occur the first day of the following month.
- This period does **not** provide an opportunity to join or switch an MA plan.

Special Enrollment Period (SEP) for plan non-renewal

Some people may receive notice from their MA plan that it's leaving the market and will not be around for the following year (called plan non-renewal). These people will have special rights to enroll in other MA, Medicare Part D, or Medigap plans, or can return to Original Medicare.

- This Special Enrollment Period starts Oct. 1 and ends Jan. 31 of the following year.
 - If Medicare receives MA or Part D enrollment requests from Oct. 1 to Dec. 31, the new plan will take effect Jan. 1.
 - If you make no changes before Dec. 31, then starting Jan. 1, you'll have Original Medicare coverage only.
 - If Medicare receives MA or Part D enrollment requests in January, the new plan will take effect Feb. 1.
- If your MA plan leaves the area, you also have "guaranteed issue" rights to buy a Medigap Plan A-D, F (including high-deductible Plan F), K or L up to 63 days after your MA plan ends. This means you can buy these plans without having to first pass a health screening.
- If you have End Stage Renal Disease (ESRD) and your plan is non-renewing, you'll have a one-time enrollment right to enroll in another MA plan. Follow the special enrollment period timeline noted above. Once you've used your right to enroll in a new MA plan, you cannot join another MA plan, unless your new plan is no longer offered in your area.

Other Special Enrollment Periods (SEPs)

This list includes the most common SEPs granted by Medicare for MA plans. Time frames for SEPs vary by situation. Look into your options early!

- You have both Medicare and Medicaid, or you lose Medicaid. (This includes people with Medicare Savings Programs.)
- You get Extra Help with Medicare Part D.
- You qualify for a Special Enrollment Period under Medicare Part D.

(Continued on back)

- You left a Medigap plan to join an MA plan for the first time, and you are still in a “trial period” (usually the first 12 months).
- You joined an MA plan when you first became Medicare-eligible, and you want to leave the MA plan in the first 12 months.
- You enrolled in an MA or Private Fee-for-Service (PFFS) plan based on misleading or incorrect information provided by plan employees, agents, or brokers.
- You want to leave the MA plan to maintain or enroll in other creditable plans, such as an employer-sponsored health plan, TRICARE (military health plan), or the Department of Veterans Affairs health care coverage.
- You move outside the plan service area.
- You enroll into an MA Special Needs plan (chronic care).
- You want to leave an MA plan for Programs of All Inclusive Care for the Elderly (PACE).
- Medicare decided you qualified for Medicare Parts A and B retroactively.
- The MA plan leaves your service area, or stops contracting with Medicare.
- The MA plan violates a material provision of its contract, or misrepresents the plan while marketing.
- Medicare imposes sanctions on the plan.

For these and other situations, call 1-800-MEDICARE (1-800-633-4227) to see if you qualify for a Special Enrollment Period, how long it lasts, and when your changes will take effect.

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>



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